

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:)	
)	Bankruptcy No. 20-20228 CMB
William M. Rolley)	
Tracey Lynn Rolley)	
	Debtor(s))
)	Chapter 13
William M. Rolley)	
Tracey Lynn Rolley)	
	Movant(s))
v.)	Document No.
)	
Ronda Winnecour, Trustee)	
)	
	Respondent(s))

CONSENT ORDER

It is hereby agreed, by and among the debtors, by Scott R. Lowden, Esq., counsel for the debtors, and Ronda Winnecour, Chapter 13 Trustee as follows:

1. The debtor's Amended Chapter 13 Plan dated March 24, 2022, was confirmed on a final basis by Order of Court (DN 60). The Order provided, under provision K. that the base includes \$28,000 representing an amount for replacement vehicles.
2. The debtor's lease with Hyundai Lease Titling Trust for a 2019 Kia Sportage terminates in February 2023 at a current monthly payment in the amount of \$454.03.
3. The debtor's lease with Ally Bank Lease Trust for a 2019 Dodge Ram terminates in March 2023 at a current monthly payment in the amount of \$750.01.
4. It is necessary for the debtors to explore their options in advance of the termination dates so that there is no disruption in obtaining replacement vehicles.
5. The debtors are approved to obtain a replacement vehicle for the 2019 Kia Sportage with a motor vehicle loan for no more than \$25,000.00, with a monthly

payment of no more than \$500.00, and an interest rate not to exceed 21%, or to buyout the lease within the same terms.

6. The debtors are approved to obtain a replacement vehicle for the 2019 Dodge Ram with a motor vehicle loan for no more than \$25,000, with a monthly payment of no more than \$550.00, and an interest rate not to exceed 21%. The debtors are approved to buyout the lease for the maximum amount of \$33,000.00, a payment of no more than \$550.00 per month, and an interest rate not to exceed 21%.
7. The parties agree that the said automobile loans shall not be modified during the bankruptcy case, and specifically, not be subject to a Section 506 cram-down action. The Debtors will make payments through an amended Chapter 13 plan to be filed within 30 days of the closing. Debtors are to file a Report of Financing within 30 days following the closing.
8. The parties agree that the amended plan shall provide for the distribution to unsecured creditors in the amount of \$10,368.03 @ 9%, per provision K, of the Order of Court (DN 60) regarding confirmation of the Amended Chapter 13 plan dated March 24, 2022 on a final basis.

So ORDERED, this 2nd, day of September, 2022.

FILED
9/2/22 1:40 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Carole M. Böhm
U.S. Bankruptcy Judge
dmk

Consented to:

/s/ Scott R. Lowden
Scott R. Lowden, Esquire
PA ID 72116
Rice & Associates Law Firm
15 W. Beau Street
Washington, PA 15301
lowdenscott@gmail.com
(412) 374-7161
Attorney for Debtor

/s/ Kate DeSimone
Kate DeSimone, Esq.
Office of the Chapter 13 Trustee
US Steel Tower, Suite 3250
600 Grant Street
Pittsburgh, PA 15219
Attorney for Chapter 13 Trustee

In re:
William M. Rolley
Tracey Lynn Rolley
Debtors

Case No. 20-20228-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Sep 02, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2022:

Recip ID **Recipient Name and Address**
db/jdb + William M. Rolley, Tracey Lynn Rolley, 319 Drexel Drive, Monroeville, PA 15146-1511

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
Scott R. Lowden	on behalf of Joint Debtor Tracey Lynn Rolley niclowlg1@comcast.net
Scott R. Lowden	

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Sep 02, 2022

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Total Noticed: 1

on behalf of Debtor William M. Rolley niclowlgl@comcast.net

TOTAL: 6